

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Michael A. Stewart
Debtor

Case No. 22-02005-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Jan 19, 2023

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 12

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 21, 2023:

Recip ID	Recipient Name and Address
db	+ Michael A. Stewart, 1612 Briggs Street, Harrisburg, PA 17103-1439
5501596	Capital Tax Collection bureau, 506 State Street, Harrisburg, PA 17106
5501597	+ Dauphin County Tax Claim Bureau, 2 South Second Street, Harrisburg, PA 17101-2047
5501599	First Premier Bank, Attn Bankruptcy, Sioux Falls, SD 57117
5501600	Gary Imblum, Imblum Law Offices, P.C., Harrisburg, PA 17111
5501604	+ Keystone Collection Group, PO Box 504, Irwin, PA 15642-0504
5501605	+ Pennsylvania Department of Revenue, 1 Revenue Place, Harrisburg, PA 17129-0001
5512337	+ Select Portfolio Servicing, Inc. as servicer for U, c/o Friedman Vartolo LLP, 1325 Franklin Avenue, Suite 160, Garden City, NY 11530-1631

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5501601	+ EDI: IRS.COM	Jan 19 2023 23:44:00	Internal Revenue Service, 1500 Pennsylvania Avenue, NW, Washington, DC 20220-0001
5502018	+ EDI: PENNDEPTREV	Jan 19 2023 23:44:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
5502018	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 19 2023 18:41:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
5501608	+ EDI: PRA.COM	Jan 19 2023 23:44:00	Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502-4952
5501609	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jan 19 2023 18:41:00	Select Portfolio Services, PO Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 5

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Select Portfolio Servicing, Inc. as servicer for U, c/o Friedman Vartolo LLP, 1325 Franklin Ave Suite 160, Garden City, NY 11530-1631
5501598	*+	Dauphin County Tax Claim Bureau, 2 South Second Street, Harrisburg, PA 17101-2047
5501603	*+	Internal Revenue Service, 1500 Pennsylvania Avenue, NW, Washington, DC 20220-0001
5501602	*+	Internal Revenue Service, 1500 Pennsylvania Avenue, NW, Washington, DC 20220-0001
5501606	*+	Pennsylvania Department of Revenue, 1 Revenue Place, Harrisburg, PA 17129-0001
5501607	*+	Pennsylvania Department of Revenue, 1 Revenue Place, Harrisburg, PA 17129-0001

TOTAL: 0 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 21, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 19, 2023 at the address(es) listed below:

Name	Email Address
Chad J. Julius	on behalf of Debtor 1 Michael A. Stewart cjulius@ljacobsonlaw.com egreene@ljacobsonlaw.com;r63089@notify.bestcase.com;dshade@ljacobsonlaw.com
Jason Brett Schwartz	on behalf of Creditor Select Portfolio Servicing Inc. as servicer for U.S. Bank National Association, not in its individual capacity but solely as indenture trustee, for the holders of the CIM Trust 2021-R5, Mortgage-Back jschwartz@friedmanvartolo.com
Kara Katherine Gendron	karagendrontrustee@gmail.com PA89@ecfcbis.com,trusteenoticesbox@gmail.com
Michael Patrick Farrington	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as indenture trustee, for the holders of the CIM Trust 2021-R5, Mortgage-Backed Notes, Series 2021-R5 mfarrington@kmlawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1

Michael A. Stewart

Social Security number or ITIN xxx-xx-5201

EIN --

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:22-bk-02005-HWV

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Michael A. Stewart

1/19/23**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.